



# Your guide to **Internet and telephone**



**Internet and telephone  
Choice Payments**

## The comfortable way of making bank business



*Our banking services via Internet and telephone offer you many possibilities.*

*Internet gives you a comprehensive view. The telephone gives you mobility. Together they offer you the freedom to conduct your banking business when and how you wish.*

*Nordea via Internet and telephone is cost-free.*

### Do like this to log in:

1. Log on to our home page at [www.nordea.se](http://www.nordea.se)
2. Click on **“Logga in privat”**.
3. Choose the flap **“e-kod”(e-code)** on the service’s logging in page.
4. Key in **“Personnummer”** = your civic registration number
5. Start the card reader by **inserting your card** or pressing **OK** if the card is already inserted.
6. The text **“Välj funktion” (choose function)** is shown in the card reader’s window. Press **LOGIN** on the card reader.
7. On the logging in page there is a **kontrollkod (control code)**, six figures specified. Enter the code in the card reader. Press **OK** on the card reader.
8. **“KortPIN:”** is shown in the card reader’s window. Enter the card’s PIN-code in the card reader. Press **OK** on the card reader.
9. The card reader creates a **svarskod (reply code)**, nine figures. State this in the field marked svarskod (reply code) on the logging in page.
10. Click on **Logga in (log in)**.

**Tip!** Do you only want to check your balance and transactions? Then you can click on the flap **“Förenklad inloggning”**.

The screenshot shows the Nordea Privatjänster login interface. At the top, it says 'Privattjänster' and 'Nordea'. Below that, there's a 'Logga in' section. It has three tabs: 'Engångs', 'e-kod', and 'Förenklad inloggning'. The 'e-kod' tab is selected. There are input fields for 'Personnummer', 'Kontrollkod: 915 435 (Anges i kortläsaren)', and 'Svarskod:'. There are also buttons for 'Logga in' and 'Använd'. On the right side, there's a section for 'Ny e-kodsläsning' with an image of a card reader. Below that, there's a section for 'Förenklad inloggning' with a list of instructions and an image of a card reader.

**In the left bar menu you have this alternative to choose from (start from the top):**

- Översikt – Overview for check balances and transactions.
- Konton – Accounts
- Betalningar och Överföringar – Payments and transfers
- Kort – Cards
- Fonder – Funds
- Värdepapper – Securities
- Pensionssparande och livförsäkringar – Pensions and Life insurances
- Skadeförsäkringar – Property and liability insurance
- Lån – Loans
- Mobila tjänster – Mobile services (Mobile Banking and SMS)
- e-legitimation – e-identification
- Kodaktivering – Code activation
- Säkerhet och integritet – Security and integrity

**If you have chosen Payments you can:**

- Pay bills.
- Register your bills on the payment monitoring service.
- Check and make changes to incoming payments.
- Transfer funds to other bank accounts.
- Make foreign payments.

**Översikt ( Overview)**

Overview enables you to see your accounts, funds and loans. **Click the account number to see the transactions.**

Under transaction reporting there is a link called “Villkor”, conditions. Click on this to see the account’s terms of interest and details concerning the BIC and IBAN numbers.

**Konton (The accounts)**

The menu choice Konton, the accounts, has the same arrangement as Overview, but only in respect of transaction and deposit accounts. Here you can:

- Open new bank accounts.
- Change statements of account (to electronic)
- Receive/apply for e-salary specification.

**If you are under 18 years of age you have access to a limited range of services.**

**You can:**

- Check balances and transactions on your accounts.
- Make transfers to and from your own accounts.

If you are under 18 you use only a personal code and therefore have access to a limited range of services. You choose “Förenklad inloggning” and key in your personal ID number and your personal code.

## Betalningar och överföringar (Payments and Transfers)\*

<b>PlusGiro and Bankgiro</b>	Register your payments to PlusGiro and Bankgiro.
<b>Between own accounts</b>	Transfers between your accounts with Nordea.
<b>To other accounts</b>	Transfers to other's accounts with Nordea and to other banks in Sweden.
<b>Foreign payments</b>	Register new international payments.
<b>Automatic transfers</b>	Here you handle monthly transfers to your own and others' accounts in Nordea and to other banks in Sweden.
<b>Prepaid filling</b>	Here you can top up your prepaid phone card with Halebop, Parlino, Telenor, Tele2Comviq, Telia, 3 and Glocalnet.
<b>Future</b>	See which payments, transfers and e-loan notifications that await.
<b>Payment history</b>	Here you can trace previously executed PlusGiro and bankgiro payments in the Internet service.
<b>Receiver register</b>	Enter your most frequent receivers in your own list for rapid selection in connection with arranging new payments/transfers.
<b>Information</b>	Here you get information on conditions that currently apply to payment orders.
<b>Autogiro</b>	Here you can report new, temporarily stop or terminate autogiro.
<b>e-invoice</b>	Register yourself for e-invoice and all of your bills with all payment information filled-in will be sent directly to your Internet service.
<b>Notified payments</b>	Here you find information on e-loan notification and notified autogiro.

\* Most options presuppose that you have chosen Payments.

## Instructions for Betalningar och överföringar (Payments and Transfers)

1. Start the card reader by **inserting your card** or pressing **OK** if the card is already inserted.
2. The text **“Välj funktion” (choose function)** is shown in the card reader's window. Press **SIGN** on the card reader.
3. On the home page where you sign there is a **kontrollkod (control code)**, six figures specified. Enter the code in the card reader. Press **OK** on the card reader.
4. **“KortPIN:”** is shown in the card reader's window. Enter the **card's PIN-code** in the card reader. Press **OK** on the card reader.
5. The card reader creates a **svarskod (reply code)**, nine figures. State this in the field marked svarskod (reply code) on the home page.
6. On the home page you click on **Signera (sign)** to confirm.



### Payments to PlusGiro and Bankgiro:

1. Click on "Betalingar och Överföringar".
2. Click on "Till Plusgiro och Bankgiro".
3. Click on "Mottagarregister" to choose your receiver (If you have any).
4. Choose "Kontotyp", BG for Bankgiro or PG for PlusGiro.
5. Type "Kontonummer" (account number) and mark the box "spara mottagare" (save receiver).
6. Type "OCR eller text", (OCR number confirms the sender to the receiver).
7. Type in "Belopp" to choose an amount in SEK.
8. If you want to transfer the amount in a special day, type "Betaldningsdag" (date of payment) with yy/mm/dd in the box.
9. Click on "Belastningskonto" to choose an account of charge.
10. Press "lägg till" (add) and type in the next bill.
11. Your payments are now under "Betalingar att godkänna" (payments to authorize).
12. When you have added all your bills press "Godkänn" (authorize).
13. Click on "Godkänn" under "Betalingar att godkänna" to complete your payment.
14. Confirm your payments by signing.
15. Your payments have now been registered.
16. Press "Ändra" (change) if something is not correct.
17. Press "Avbryt" in order to cancel.

### Transfer between your own accounts

Enables you to send amounts between your own accounts in Nordea.

1. Click on "Betalingar och Överföringar" (Payment and Transfers).

2. Click on "Mellan egna konton" (Between your own accounts).
3. Click on "Belastningskonto" to choose an account of charge.
4. If you want, type in a message in the box "Meddelande".
5. Type "Belopp" to choose an amount in SEK.
6. If you want to transfer the amount in a special day, type "Betaldningsdag" (date of payment) with yy/mm/dd in the box.
7. Click on "Till konto" to choose a receive account.
8. Press OK to confirm.

### Transfer to other accounts in Nordea and other banks

Enables you to send amounts to other accounts in Nordea and to accounts in other banks.

1. Click on "Betalingar och överföringar" (Payment and Transfers).
2. Click on "Till andra konton" (To other accounts).
3. Click on "Mottagarregister" to choose your receiver. (If you have any).
4. Click on "Till bank" to choose bank.
5. Type "Kontonummer" to choose the receivers account number.
6. If you want, type in a message in the box "Meddelande".
7. Type "Belopp" to choose an amount in SEK
8. If you want to transfer the amount in a special day, type "Betaldningsdag" (date of payment) with yy/mm/dd in the box.
9. Click on "Belastningskonto" to choose an account to be debited.
10. Press OK and confirm by signing.

**Foreign payment to pre-registered receiver**

1. Click on "Betalingar och överföringar".
2. Click on "Utlandsbetalningar".
3. Click on "Belastningskontonummer" to choose account of charge.
4. "Är betalningen till eget konto i Nordea"? (Is the payment to your own account in Nordea? Click "Ja" if yes, click "Nej" if not.
5. Type "Mottagarens bankkonto" to type receivers account number, in IBAN format if possible.
6. Type "Mottagarens namn" (name of the receiver).
7. Type "Mottagarens adress" to type the receivers address, if wanted.
8. Write the BIC/Swift code.
9. Click on "Land" to choose the country of the receivers bank account.
10. Click on "Betalningshastighet" to choose speed of payment. Normal or express.
11. Click on "Bankkostnader" to choose if you want to pay your and your receivers cost or if you just want to pay yours.
12. Type "Meddelande till mottagaren" to type a message to the receiver.
13. Click on "Betalningskod" if your payment exceed 150 000 SEK.
14. Type "Kontaktperson" to type the senders name, (First and Surname).
15. Type "Telefonnummer" to type the senders telephone number.
16. Type "E-post adress" to type the senders email.
17. Click in the box to confirm that you accept the terms for foreign payments.
18. Press OK if correct, press "Avbryt" to stop the transaction.
19. Confirm by signing.

**Kort (Cards)**

Here you can see all purchases and cash withdrawals made with your card. If you have a credit card, i.e. pay purchases against invoice, you can check that the payment has been booked and also how much will be payable next time. You can also:

- Block cards
- Order new codes
- Apply for cards
- Make secure card payments

**Fonder (Funds)**

Here you can buy, sell and transfer fund shares. You can also change/start new monthly savings. As support for your fund transactions there are facilities in the form of basic advice on funds, risk analysis tools, calculations etc.

**Värdepapper (Securities)**

Here you find information on our various securities services. You can also see current offers, check rate/prices and financial news in Market information.

If you click on "Ansök och information" (Apply for and Information) in the left-hand menu you will find information and you can also apply for our various securities services.

### **Pensions sparande och livförsäkringar (Pensions and Life Insurance)**

Here you can see the conditions and value of your pension and life insurance agreement(s). You can personally influence the value trend by making changes and transfers in the funds. For your assistance you will find news and information as well as tools for both funds, pensions and life insurance.

### **Skadeförsäkringar (Property and liability insurance)**

Trough cooperation with Vesta Skadeförsäkringar we can offer you property and liability insurance. Here you can obtain price quotations or sign up for their insurance policies.

### **Lån (Loans)**

You can apply for loans, linking interest to a fixed-rate period and register/deregister for e-loan notification.

Click the loans number to see the transactions. Under transaction reporting there is a link called "Villkor" (conditions). Click on this to see the loan's interest rate, day for amendment of terms etc.

### **Mobila tjänster (Mobile services)**

Here you can find information and apply for Mobile Banking and SMS services. You can also top up your prepaid phone card here.

### **e-legitimation (e-identification)**

<b>e-identification for bank cards and credit cards</b>	Here a list is displayed of your bank cards and credit cards that can also be used as e-identification. Here is a description of how you connect to the service.
<b>Get e-identification on file</b>	Here is a description of what is needed to use e-identification on file and how to connect to the service.

### **Security and Integrity**

Under this menu item you can read more about Internet security and how you can protect your computer. You also get information on various types of threat such as phishing, trojans and spy programs. You can also read about our various methods for logging on and signing.

**Do you have any questions concerning the Internet service? Phone Customer Centre Support 020-42 15 16.**



**Decide yourself, quite simply**

Nordea via Internet and telephone is free of charge. Via Internet you are able to add on one or several choices (a salary account with Nordea is a requirement). If you do not have access to Internet you can make your choice at the nearest Nordea branch, or call the customer centre.

The option Personal service 24 means that you are entitled to telephone contact at any time with a personal banking adviser. You receive personal assistance 24 hour all year round.

For current prices and range of services, go to [www.nordea.se](http://www.nordea.se).

**If you have lost your code card**

If you have lost your card or your codes you must have them blocked and order new ones by contacting the nearest Nordea branch or calling Customer Centre Support 020-42 15 16.

**Please note: Nordea never sends e-mails to ask about code numbers, credit card numbers or other sensitive information.**

**Ten pieces of advice regarding security:**

1. Protect your codes.
2. Always adopt a critical approach to all unexpected e-mail and be careful about opening file attachments. Dump all suspicious e-mail directly.
3. Keep your web browser, e-mail program and operating system updated to ensure that you always have the latest versions installed.
4. Use an updated anti-virus program, which automatically checks your files before they are stored.
5. Install a firewall that regulates and monitors traffic to and from your computer.
6. Adjust your web browser so that it automatically warns you of any attempt to install anything on your computer. Accept only files installed from sources that you trust.
7. Be on the lookout for the security padlock in the web browser's window. It shows you if information is protected (encrypted). Click on the padlock to check who you are communicating with.
8. Send sensitive information only via computers that have complete security protection. Erase personal information before you sell or in any other way dispose of your computer.
9. Remember to use coding when you use a wireless network.
10. Take regular copies of your most important files.

